

FIG. 1

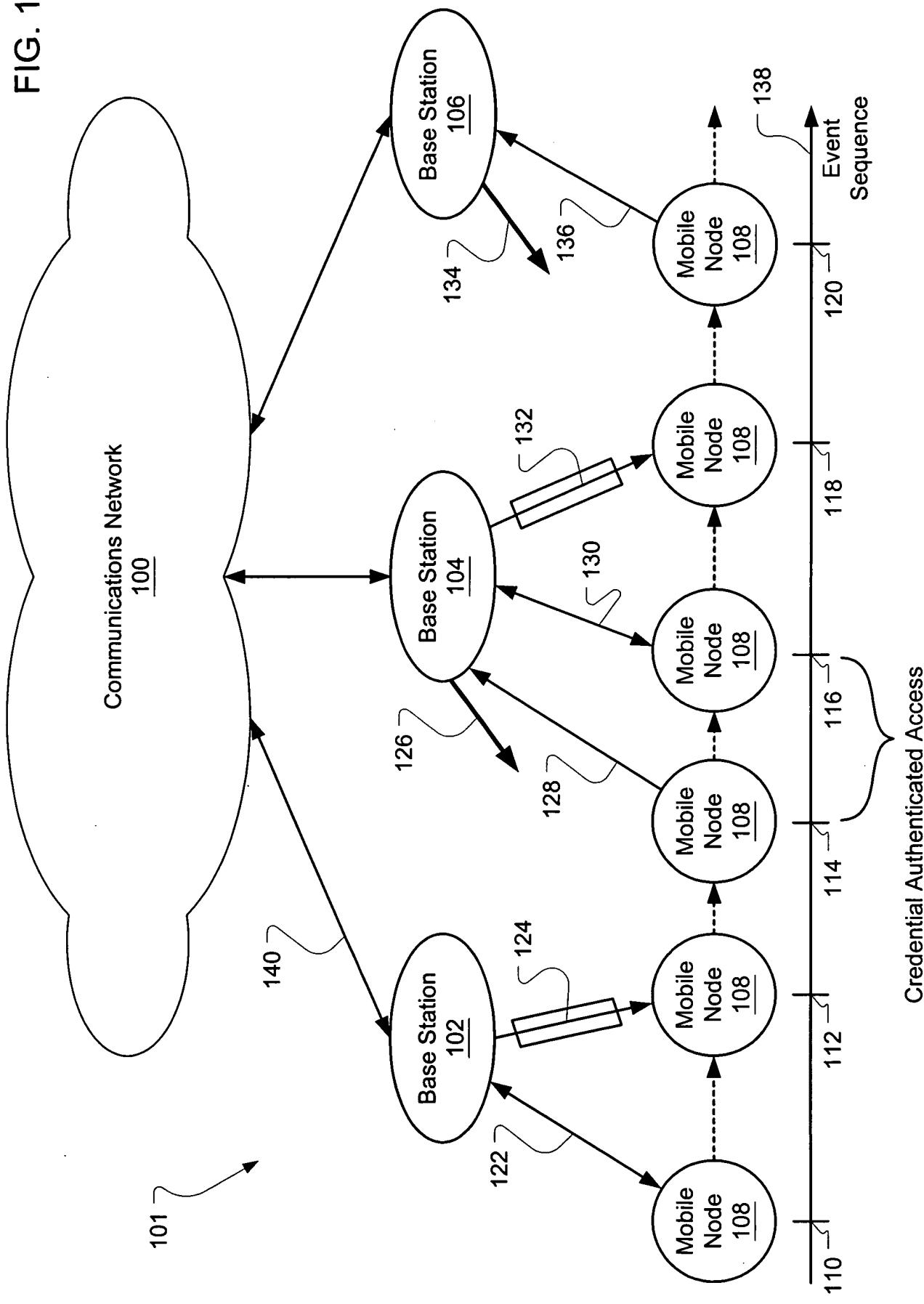
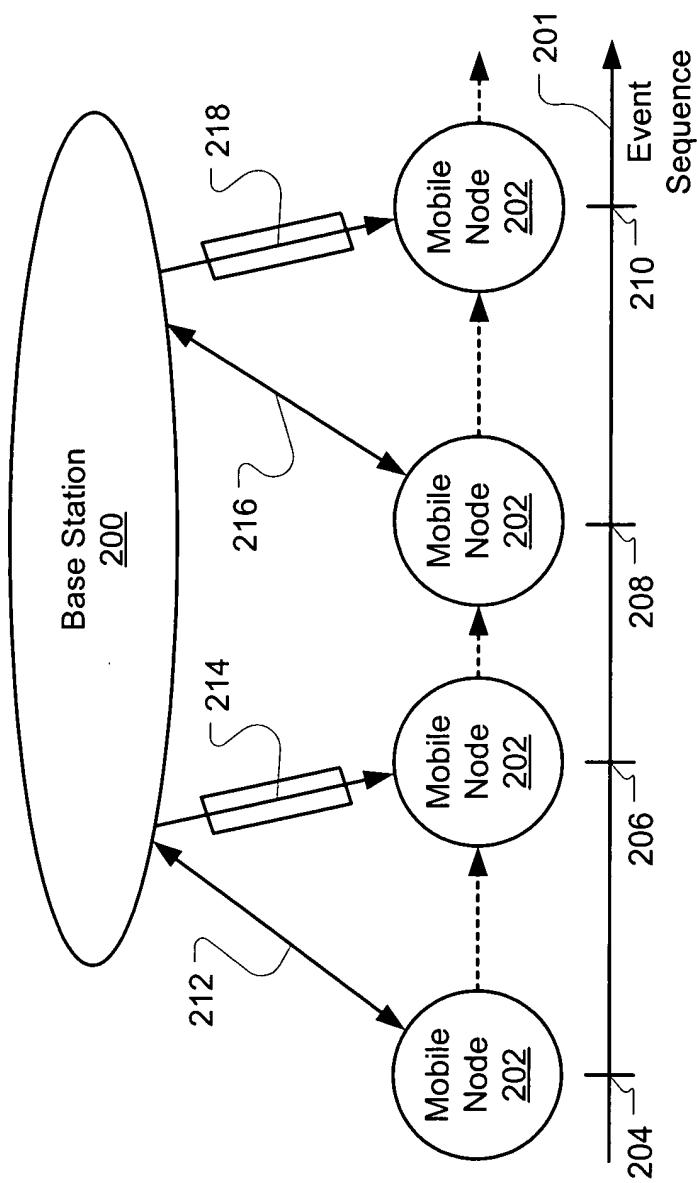


FIG. 2



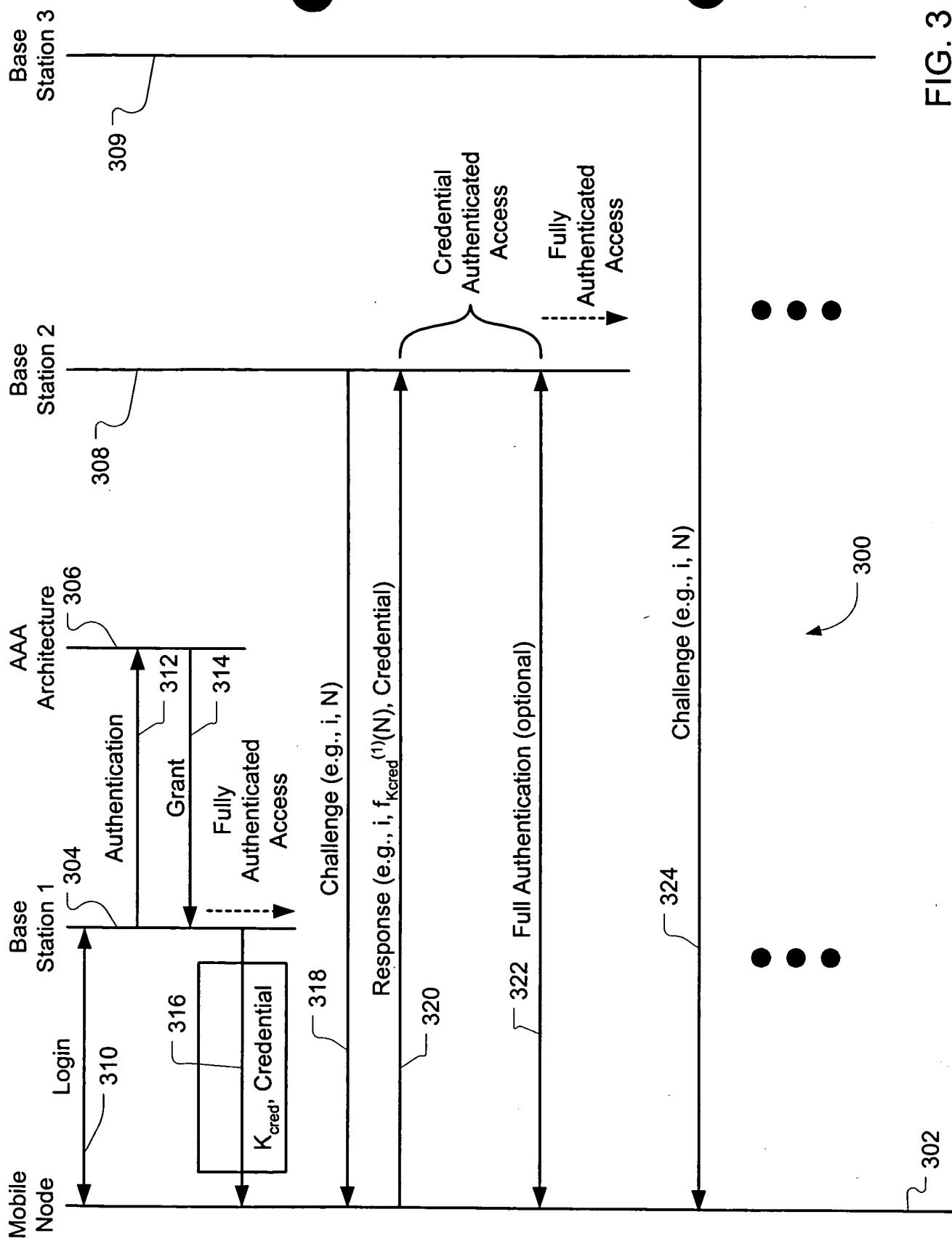


FIG. 3

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 Docket No.: MS 183173.1/40062.181US01
 Title: MOBILE AUTHENTICATION SYSTEM WITH REDUCED AUTHENTICATION
 DELAY
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 Sheet 3 of 4

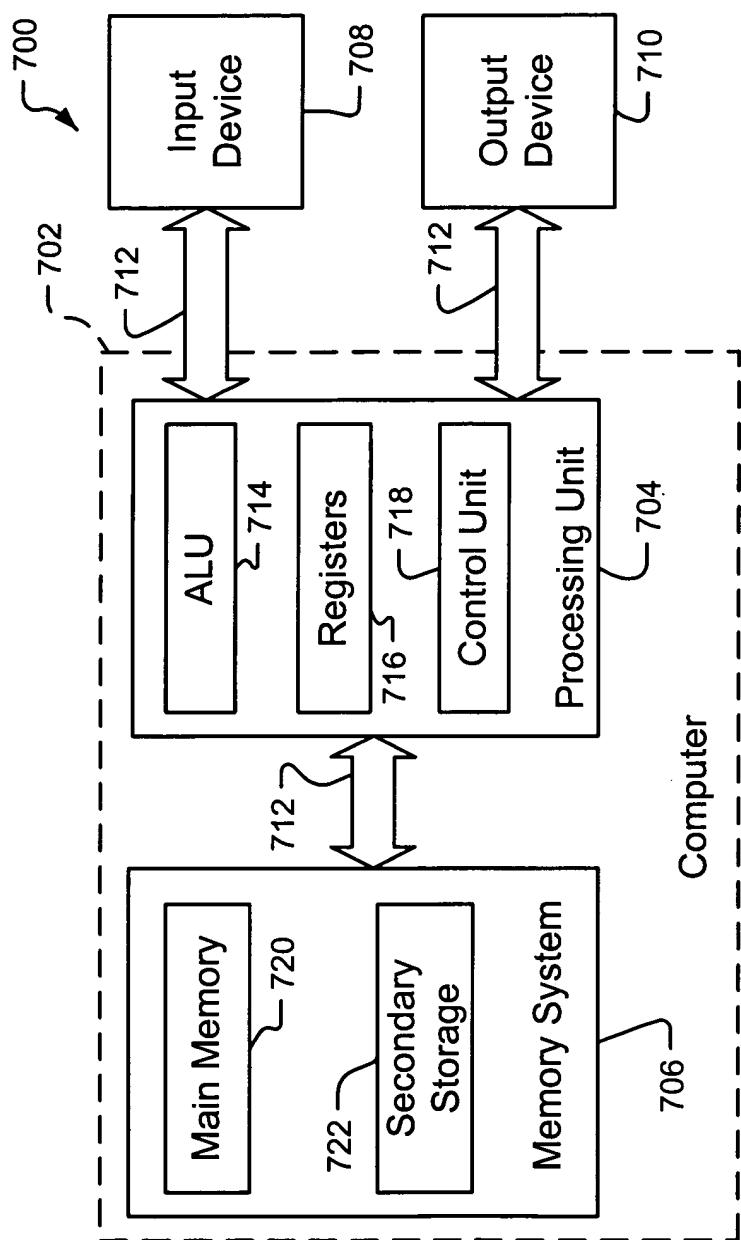


FIG. 4